

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/12/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Agilio Garcia
67 Old Farmers Road
Long Valley, NJ 07853

Deborah Garcia
67 Old Farmers Road
Long Valley, NJ 07853

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3624 (Agilio Garcia)
xxx-xx-3620 (Deborah Garcia)

United States Bankruptcy Judge:
Honorable Rosemary Gambardella

Attorney for Debtor(s) (name and address):
Scott J. Goldstein
Law Offices of Scott J. Goldstein, LLC
280 West Main Street
Denville, NJ 07834
Telephone number: 973-453-2838

Trustee:
Steven P. Kartzman
Mellinger, Sanders & Kartzman LLC
101 Gibraltar Dr
Suite 2F
Morris Plains, NJ 07950
Telephone number: (973) 267-0220
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **December 14, 2015**

Time: **12:30 PM**

Location: **Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
2/12/16

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 11/16/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

— Refer to Other Side for Important Deadlines and Notices —

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-866-222-8029. After the initial greeting enter the New Jersey court code: #88. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Agilio Garcia
Deborah Garcia
DebtorsCase No. 15-31285-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: b9aPage 1 of 2
Total Noticed: 33

Date Rcvd: Nov 16, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2015.

db/jdb tr +Agilio Garcia, Deborah Garcia, 67 Old Farmers Road, Long Valley, NJ 07853-3150
+Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F, Morris Plains, NJ 07950-1287

515845992 +AMEXDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
515845993 Bank of America, Attn: Bankruptcy Dept., NC-4-105-03-14, Greensboro, NC 27420-0000
515845995 +CAP1/L&T, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
515845997 +CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
515846003 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, SAINT PAUL, MN 55101)

515846004 +Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
515846005 +Experian, 476 Anton Boulevard, Costa Mesa, CA 92626
515846009 +SELECT PORTFOLIO SVCIN, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
515846008 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695)

515846010 +Stanton Ridge Country Club, 25 Club House Road, Whitehouse Station, NJ 08889-3376
515846017 +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sjg@sgoldsteinlaw.com Nov 16 2015 23:11:56 Scott J. Goldstein,
Law Offices of Scott J. Goldstein, LLC, 280 West Main Street, Denville, NJ 07834

smg E-mail/Text: leah.bynon@usdoj.gov Nov 16 2015 23:12:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2015 23:12:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515845991 +EDI: AMEREXPR.COM Nov 16 2015 22:48:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871

515845990 +EDI: BECKLEE.COM Nov 16 2015 22:48:00 American Express, c/o Beckett & Lee,
P.O. Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245

515845994 EDI: BANKAMER.COM Nov 16 2015 22:48:00 BK OF AMER, PO BOX 982235, EL PASO, TX 79998

515845998 +EDI: CHASE.COM Nov 16 2015 22:48:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298

515846000 +EDI: CITICORP.COM Nov 16 2015 22:48:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241

515845996 +EDI: CAPITALONE.COM Nov 16 2015 22:48:00 Capital One (USA), N.A., PO Box 85520,
15000 Capital One Drive, Richmond, VA 23238-1119

515845999 +Fax: 602-659-2196 Nov 16 2015 23:36:12 ChexSystems Collection Agency, Inc.,
7805 Hudson Road, Ste 100, Saint Paul, MN 55125-1703

515846001 +EDI: CITICORP.COM Nov 16 2015 22:48:00 Citicards Centralized Bankruptcy, P.O. Box 20507,
Kansas City, MO 64195-0507

515846002 +EDI: DISCOVER.COM Nov 16 2015 22:48:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
WILMINGTON, DE 19850-5316

515846006 EDI: IRS.COM Nov 16 2015 22:48:00 Internal Revenue Service,
Internal Revenue Centralized Insolvency, Operation, PO Box 7346,
Philadelphia, PA 19101-7346

515846007 +EDI: CBSKOHL.S.COM Nov 16 2015 22:48:00 KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR,
MENOMONEE FALLS, WI 53051-7096

515846011 +EDI: RMSC.COM Nov 16 2015 22:48:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015

515846012 +EDI: RMSC.COM Nov 16 2015 22:48:00 SYNCB/CARE CREDIT, 950 FORRER BLVD,
KETTERING, OH 45420-1469

515846013 +EDI: RMSC.COM Nov 16 2015 22:48:00 SYNCB/PHILLIPS 66, 4125 WINDWARD PLZ,
ALPHARETTA, GA 30005-8738

515846014 +EDI: RMSC.COM Nov 16 2015 22:48:00 SYNCB/QVC, PO BOX 965018, ORLANDO, FL 32896-5018

515847679 EDI: RMSC.COM Nov 16 2015 22:48:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

515846015 EDI: TFSR.COM Nov 16 2015 22:49:00 TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,
PARSIPPANY, NJ 07054

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515846016 ##+Transunion, P.O. Box 6790, Fullerton, CA 92834-9416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-2

User: admin
Form ID: b9a

Page 2 of 2
Total Noticed: 33

Date Rcvd: Nov 16, 2015

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2015 at the address(es) listed below:

Scott J. Goldstein on behalf of Debtor Agilio Garcia sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com
Scott J. Goldstein on behalf of Joint Debtor Deborah Garcia sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com
Steven P. Kartzman kartztee@optonline.net,
abrief@msklaw.net;njl6@ecfcbis.com;ncorona@msklaw.net

TOTAL: 3